

<b>Notice of References Cited</b>	Application/Control No. 10/084,045		Applicant(s)/Patent Under Reexamination PAYONE, BERNADINO J.	
	Examiner OLABODE AKINTOLA		Art Unit 3691	Page 1 of 1

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*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-6,119,933	09-2000	Wong et al.	235/380
*	B	US-2001/0042034	11-2001	Elliott, Douglas R.	705/35
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	K	US-			
	L	US-			
	M	US-			

#### FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
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#### NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
*	U	Credit Risk Management, "Disclosure Policies Set for Credit Counselors FTC Cracks Down on Credit Repair Scams", Potomac April 7, 1997, Vol. 7, Issue 6, page 1.
*	V	BusinessWeek, "A Debt Trap for the Unwary", Christopher H. Schmitt et al., New York, Oct. 29, 2001, Issue 3755, page 82.
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\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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